

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

---

Case No.: 21-11230-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jose Gosdenovich  
fka Jose P. Gosdenovich  
123 Clifton Place  
Jersey City, NJ 07304

Social Security No.:  
xxx-xx-0160

Employer's Tax I.D. No.:

---

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 2/16/21 and a confirmation hearing on such Plan has been scheduled for 4/15/21.

The debtor filed a Modified Plan on 4/1/21 and a confirmation hearing on the Modified Plan is scheduled for 5/6/21 AT 8:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: April 1, 2021  
JAN: wdh

Jeanne Naughton  
Clerk

In re:  
Jose Gosdenovich  
Debtor

Case No. 21-11230-VFP  
Chapter 13

District/off: 0312-2  
Date Rcvd: Apr 01, 2021

User: admin  
Form ID: 186

Page 1 of 2  
Total Noticed: 28

The following symbols are used throughout this certificate:

**Symbol** **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2021:**

Recip ID	Recipient Name and Address
db	+ Jose Gosdenovich, 123 Clifton Place, Jersey City, NJ 07304-3103
cr	+ U.S. BANK NATIONAL ASSOCIATION, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
cr	+ Wilmington Savings Fund Society, FSB, not in its i, c/o FCI Lender Services, PO Box 27820, Anaheim Hills, CA 92809-0127
519114666	+ Ally Financial, 200 Renaissance Center, Davison, MI 48423
5191146712	+ American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
519114667	+ Bayonne Medical Center, PO BOX 1438, Newark, NJ 07101-1438
519114669	+ Equifax, POB 740241, Atlanta, GA 30374-0241
519114670	+ Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037
519139397	+ Federal Home Loan Mortgage Corporation, as Trustee, c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City UT 84165-0250
519114671	+ Hoboken University Medical Center, 308 Willow Avenue, Hoboken, NJ 07030-3808
519114673	+ Jersey City Medical Center, 350 Montgomery Street, Second FLoor, Jersey City, NJ 07302-4041
519114674	+ Leopold & Associates PLLC, 80 Business Park Drive, Suite 110, Armonk, NY 10504-1704
519114675	+ Nissan Motor Acceptance Corp/Infiniti, Attn: Bankruptcy, Po Box 660360, Dallas, TX 75266-0360
519114677	+ Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250, Salt Lake City, UT 84165-0250
519114678	+ State of New Jersey, Department of Taxation, P.O. Box 448, Trenton, NJ 08646-0448
519114680	+ Trinity Financial Services, LLC, 28784 Network Place, Chicago, IL 60673-1287
519141632	+ Wilmington Savings Fund Society, FSB, c/o FCI Lender Services, Inc., PO Box 28720, Anaheim Hills, CA 92809-0157

TOTAL: 17

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 01 2021 21:57:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Apr 01 2021 21:57:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsed@recoverycorp.com	Apr 02 2021 00:13:06	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
519135265	Email/Text: ally@ebn.phinsolutions.com	Apr 01 2021 21:55:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
519120036	Email/PDF: resurgentbknotifications@resurgent.com	Apr 02 2021 00:01:41	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519114668	+ Email/Text: bankruptcy.notifications@fisglobal.com	Apr 01 2021 21:58:00	Chex System, 7805 Hudson Road, suite 100, Saint Paul, MN 55125-1703
519114672	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Apr 01 2021 21:56:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519114676	Email/Text: Bankruptcy.Notices@pnc.com	Apr 01 2021 21:56:00	PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342
519116344	+ Email/PDF: gecsed@recoverycorp.com	Apr 02 2021 00:13:06	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Apr 01, 2021

Form ID: 186

Total Noticed: 28

23541-1021

519114679	Email/Text: DASPUBREC@transunion.com	Apr 01 2021 21:55:00	TransUnion, 555 W. Adams Street, Chicago, IL 60661
519114681	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Apr 01 2021 21:54:00	Verizon, Verizon Wireless Bk Admin, 500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225

TOTAL: 11

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 03, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2021 at the address(es) listed below:**

Name	Email Address
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-2 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew Siti	on behalf of Creditor Wilmington Savings Fund Society FSB, not in its individual capacity but solely as Owner Trustee of the Aspen Growth IV Truest, a Delaware Statutory Trust, msiti@leopoldassociates.com, LeopoldAssociatesNJX6426@projects.filevine.com;jmilanese@leopoldassociates.com;sleopold@leopoldassociates.com
Michelle Labayen	on behalf of Debtor Jose Gosdenovich michelle@labayenlaw.com silvia@labayenlaw.com;giovanna@labayenlaw.com
Rebecca Ann Solarz	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-2 rsolarz@kmllawgroup.com
Shauna M Deluca	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION sdeluca@raslg.com
U.S. Trustee	USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 7